



General Assembly

February Session, 2006

Raised Bill No. 423

LCO No. 2113

02113_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

***AN ACT INCREASING HEALTH INSURANCE COVERAGE FOR
PERSONS WITH DIABETES.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-492d of the general statutes is repealed and
2 the following is substituted in lieu thereof (*Effective October 1, 2006*):

3 (a) Each individual health insurance policy providing coverage of
4 the type specified in subdivisions (1), (2), (4), (11) and (12) of section
5 38a-469 delivered, issued for delivery or renewed in this state on or
6 after October 1, 1997, shall provide coverage for laboratory and
7 diagnostic tests for all types of diabetes.

8 (b) Notwithstanding the provisions of section 38a-492a, each
9 individual health insurance policy providing coverage of the type
10 specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469
11 delivered, issued for delivery or renewed in this state on or after
12 October 1, [1997] 2006, shall provide medically necessary coverage for
13 the treatment of insulin-dependent diabetes, insulin-using diabetes,
14 gestational diabetes and non-insulin-using diabetes. Such coverage
15 shall include medically necessary equipment, in accordance with the

16 insured person's treatment plan, drugs and supplies prescribed by a
 17 prescribing practitioner, as defined in section 20-571. Such coverage
 18 may be subject to a coinsurance provision which provides for coverage
 19 of not less than seventy-five per cent of the reasonable charges for such
 20 equipment.

21 Sec. 2. Section 38a-518d of the general statutes is repealed and the
 22 following is substituted in lieu thereof (*Effective October 1, 2006*):

23 (a) Each group health insurance policy providing coverage of the
 24 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
 25 469 delivered, issued for delivery or renewed in this state on or after
 26 October 1, 1997, shall provide coverage for laboratory and diagnostic
 27 tests for all types of diabetes.

28 (b) Notwithstanding the provisions of section 38a-518a, each group
 29 health insurance policy providing coverage of the type specified in
 30 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 delivered,
 31 issued for delivery or renewed in this state on or after October 1, [1997]
 32 2006, shall provide medically necessary coverage for the treatment of
 33 insulin-dependent diabetes, insulin-using diabetes, gestational
 34 diabetes and non-insulin-using diabetes. Such coverage shall include
 35 medically necessary equipment, in accordance with the insured
 36 person's treatment plan, drugs and supplies prescribed by a
 37 prescribing practitioner, as defined in section 20-571. Such coverage
 38 may be subject to a coinsurance provision which provides for coverage
 39 of not less than seventy-five per cent of the reasonable charges for such
 40 equipment.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2006</i>	38a-492d
Sec. 2	<i>October 1, 2006</i>	38a-518d

Statement of Purpose:

To reduce the health insurance coinsurance amount that diabetics pay to twenty-five per cent and thereby provide greater access to medically necessary diabetic equipment.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]